

Our File No. 41,101-N
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In Re

Gaudia E. Spence and
Rowan Bowen

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CHAPTER 13

CASE NO. 19-19601-SLM

Hearing Date August 26, 2020

CERTIFICATION OF ROWAN BOWEN IN SUPPORT OF MOTION
TO REINSTATE AUTOMATIC STAY

Rowan Bowen, of full age, certifies as follows:

1. I am the debtor.
2. I am disabled and receive monthly Social Security payments.
3. I reside at 7 Whitman Avenue, East Orange, New Jersey. My two sons live with this house.

4. My son Rowan R. Bowen has agreed to contribute to the household expenses, which includes mortgage payments.

5. With contributions from my son I will be able to pay my monthly expenses, including my mortgage.

6. It is in my best interest to stay in my house and avoid foreclosure. My two sons reside with me and it is in their best interests to reside with me in my home.

7. If my application is granted, I will be able to pay the mortgage company.

I hereby certify that the above statements are true and correct. I am aware that if any of the above is willfully false, I am subject to punishment for contempt of court.

Date: 7/21/2020

/s/ Rowan Bowen

Rowan Bowen